

FIG. 1

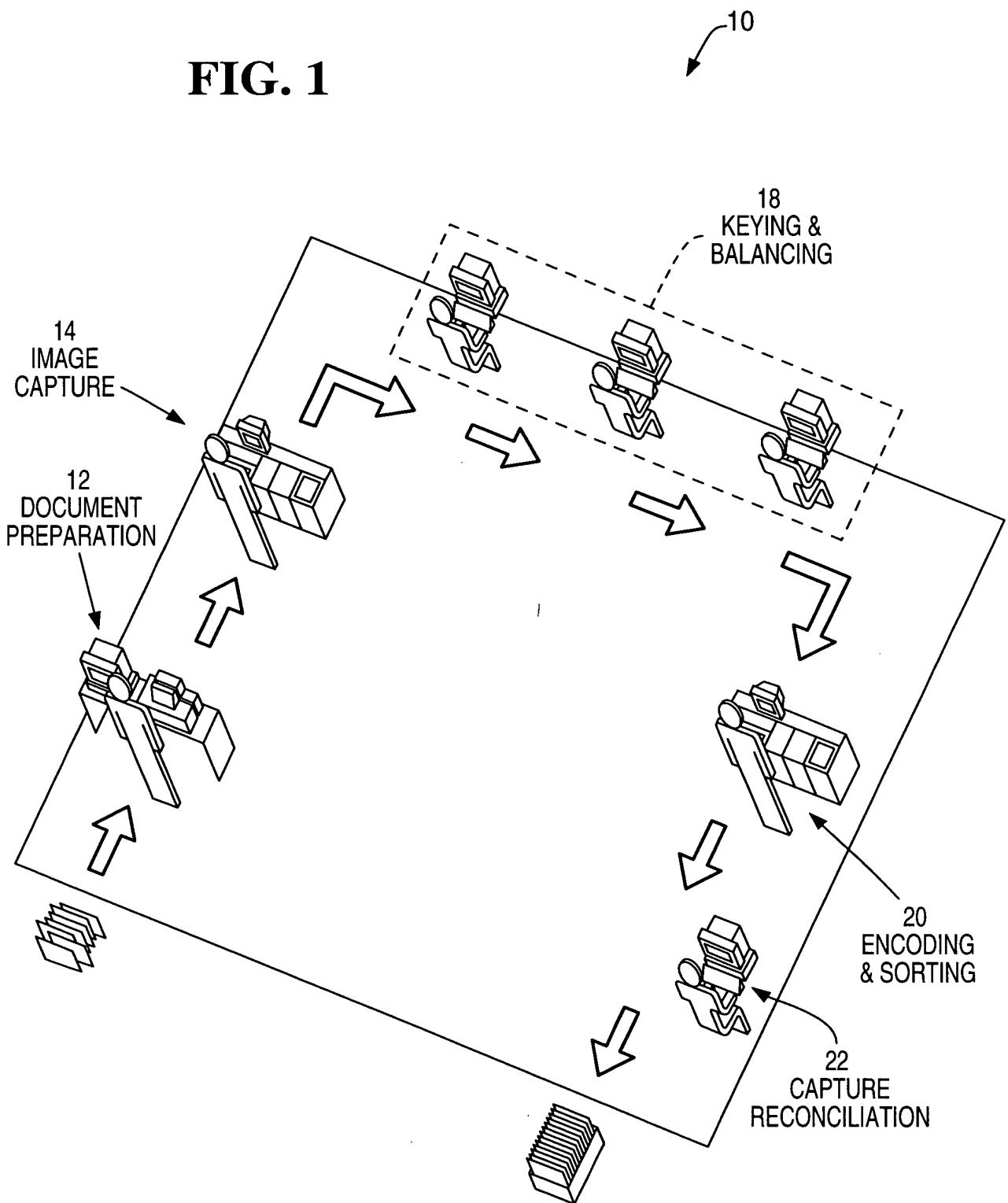


FIG. 2

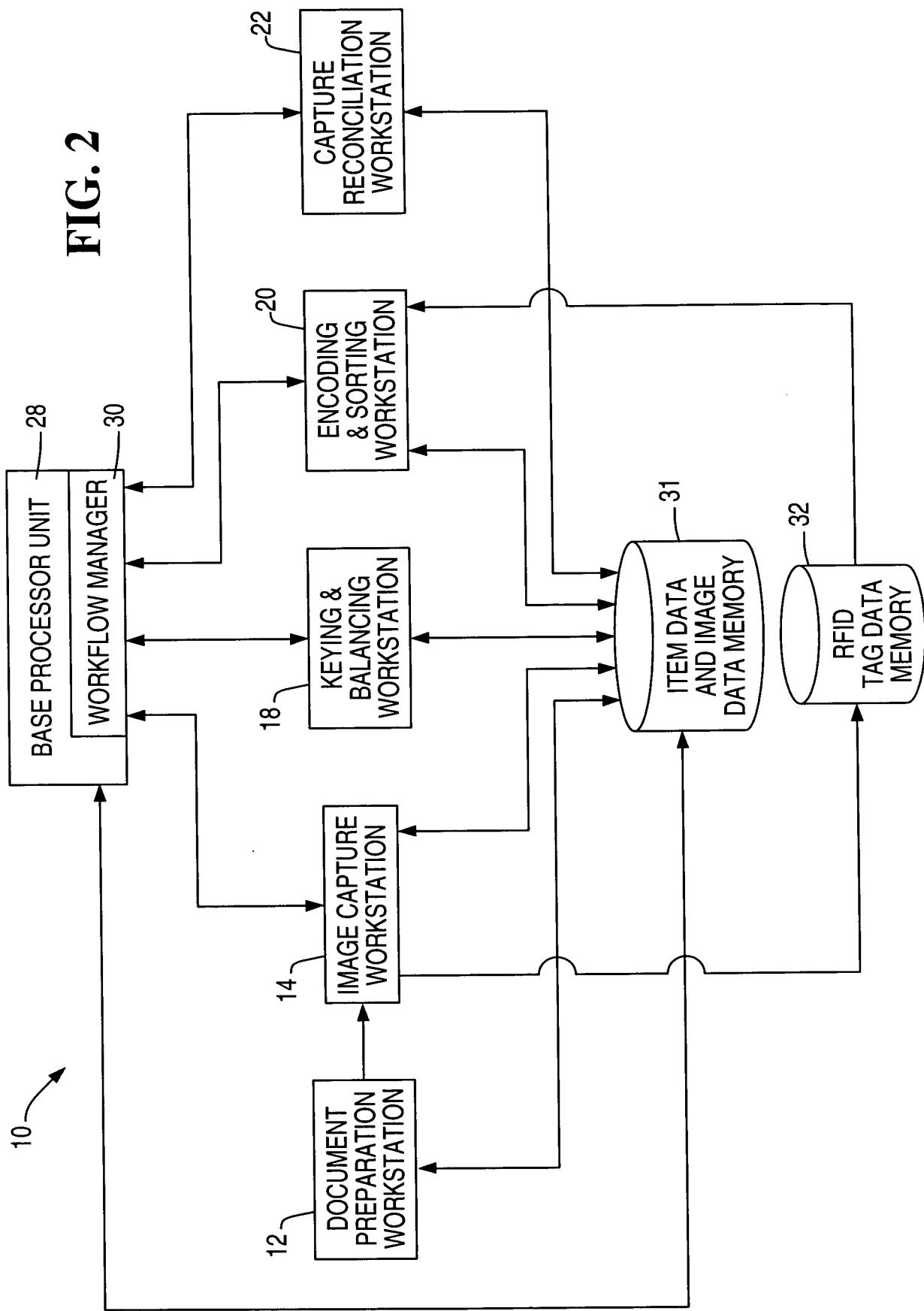


FIG. 3

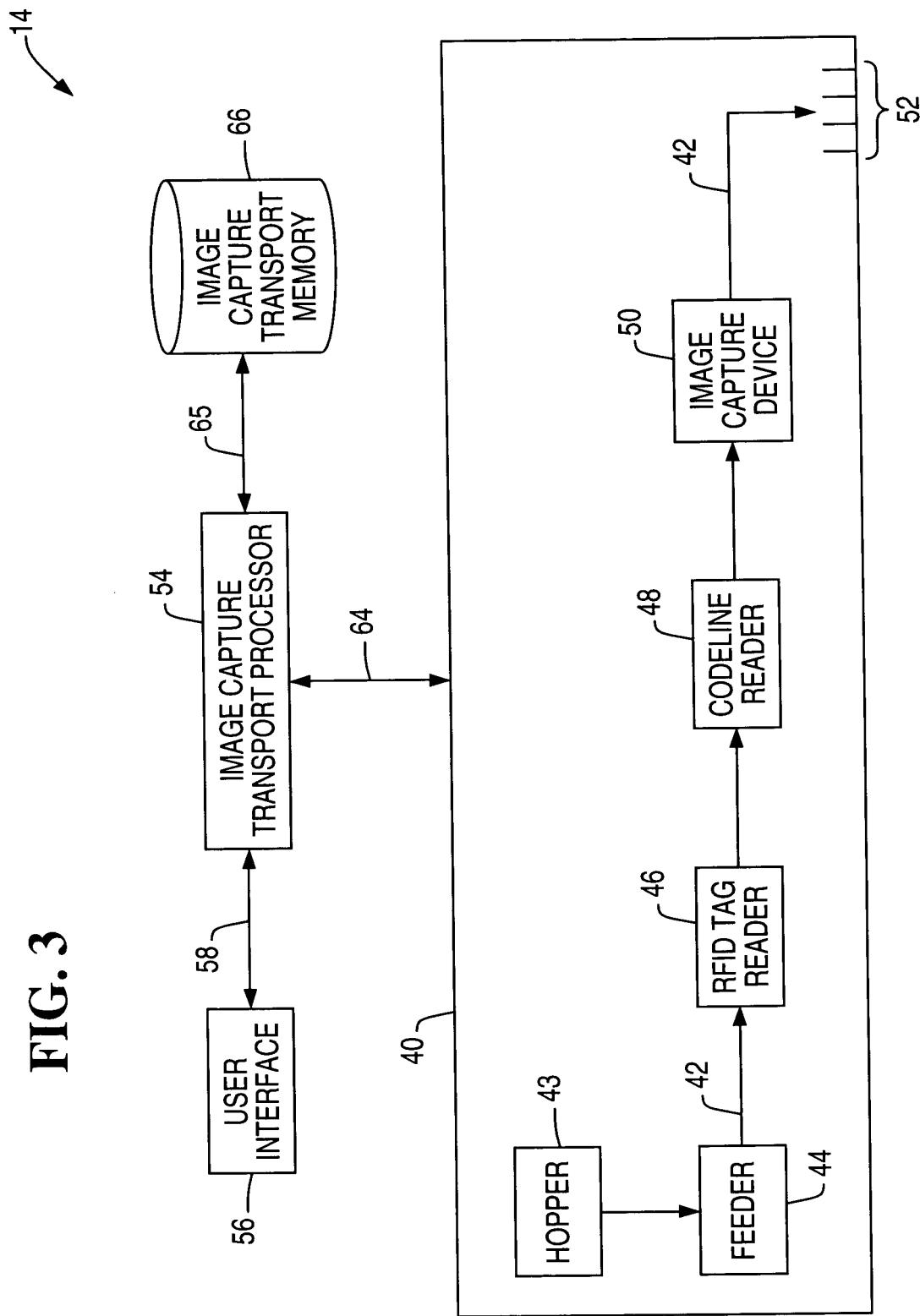


FIG. 4

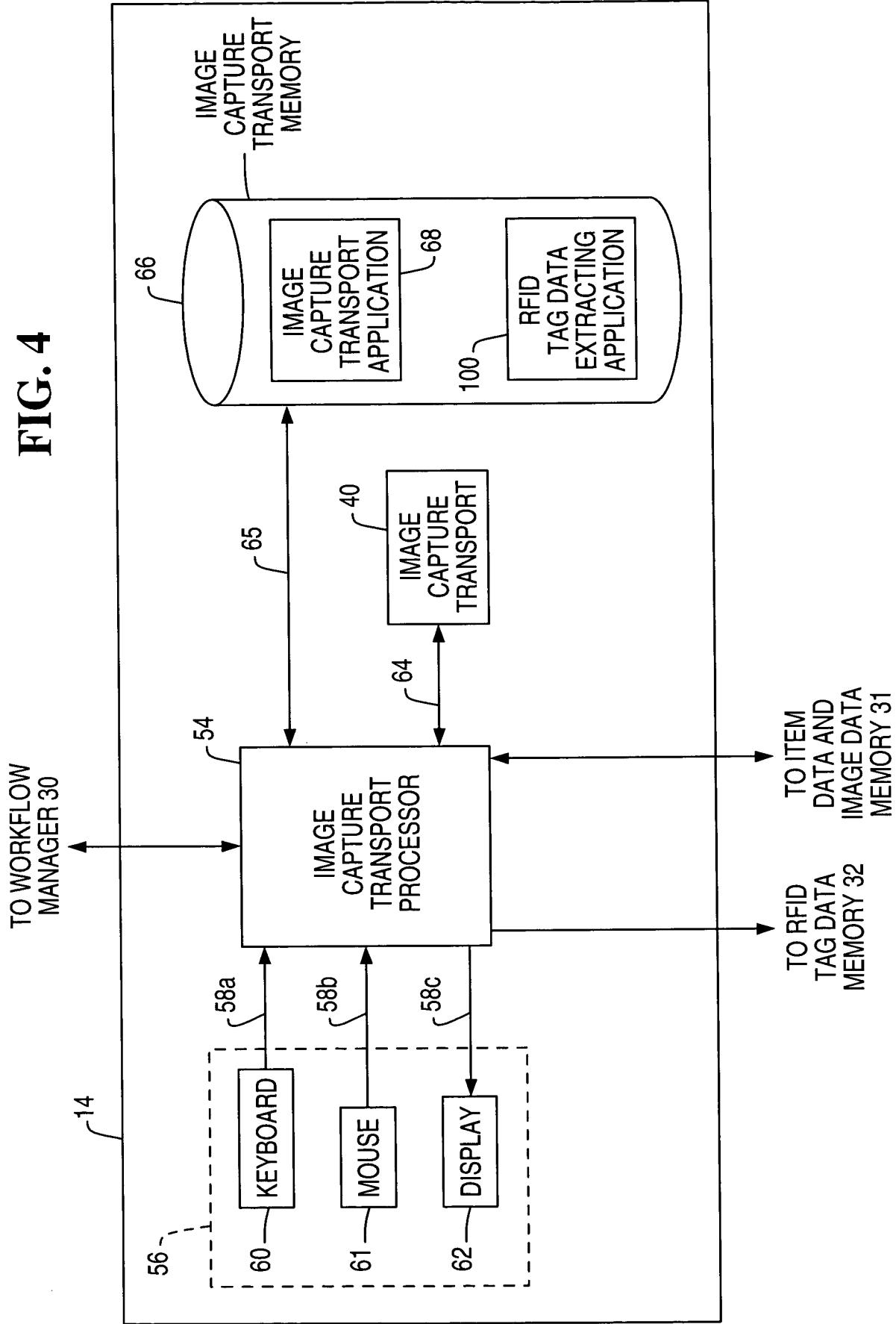


FIG. 5

34

36

678	
JAMES C. MORRISON 1785 SHERIDAN DR. YOUR CITY, STATE 11096	
Date <u>April 1, 1998</u>	
Pay to the Order of <u>Bright Financial Services</u>	\$ <u>1,000</u>
<u>One Thousand</u>	<u>DOLLARS</u>
<u>James C. Morrison</u>	
10000678941 12345678	

FIG. 6

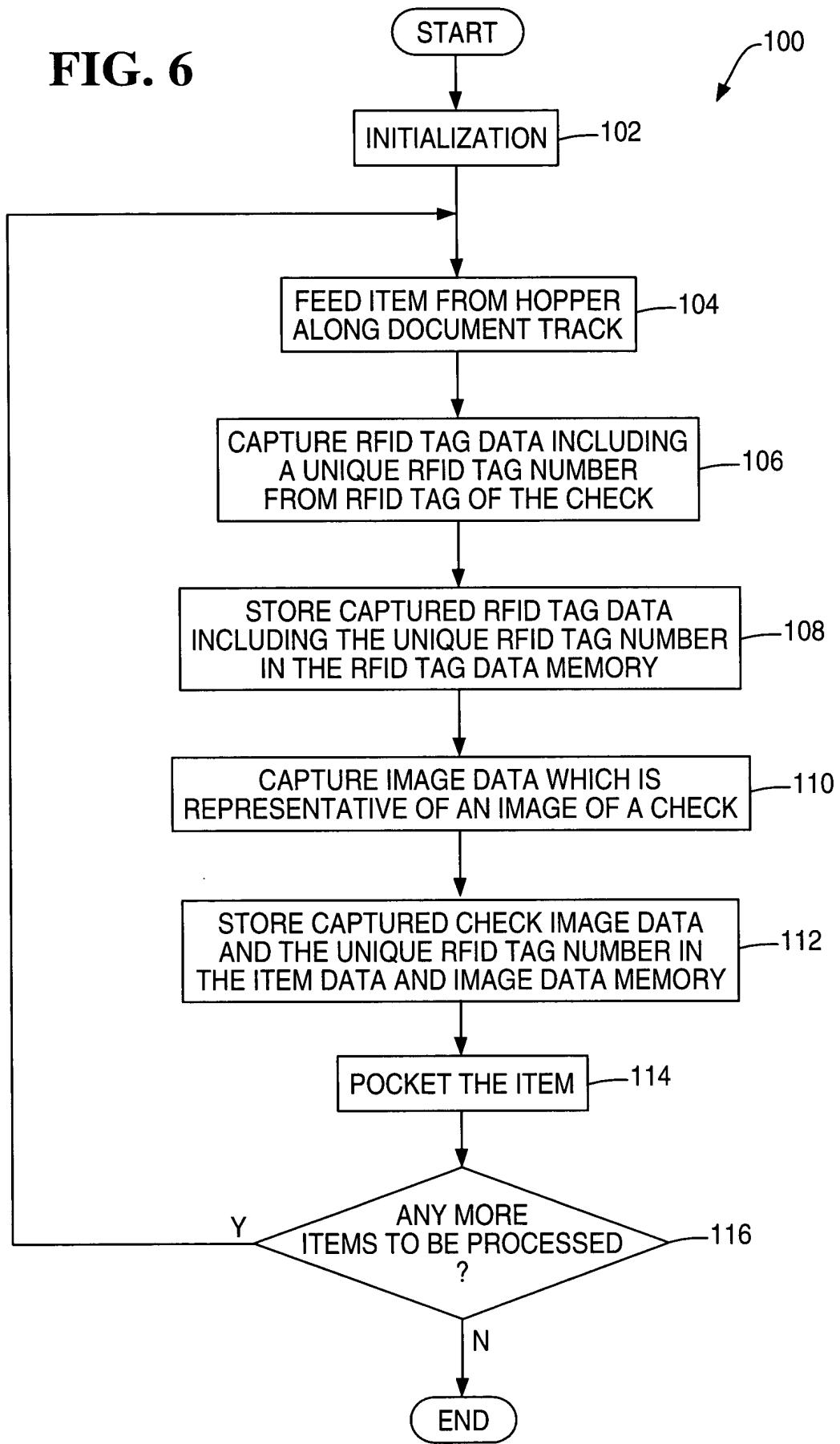


FIG. 7

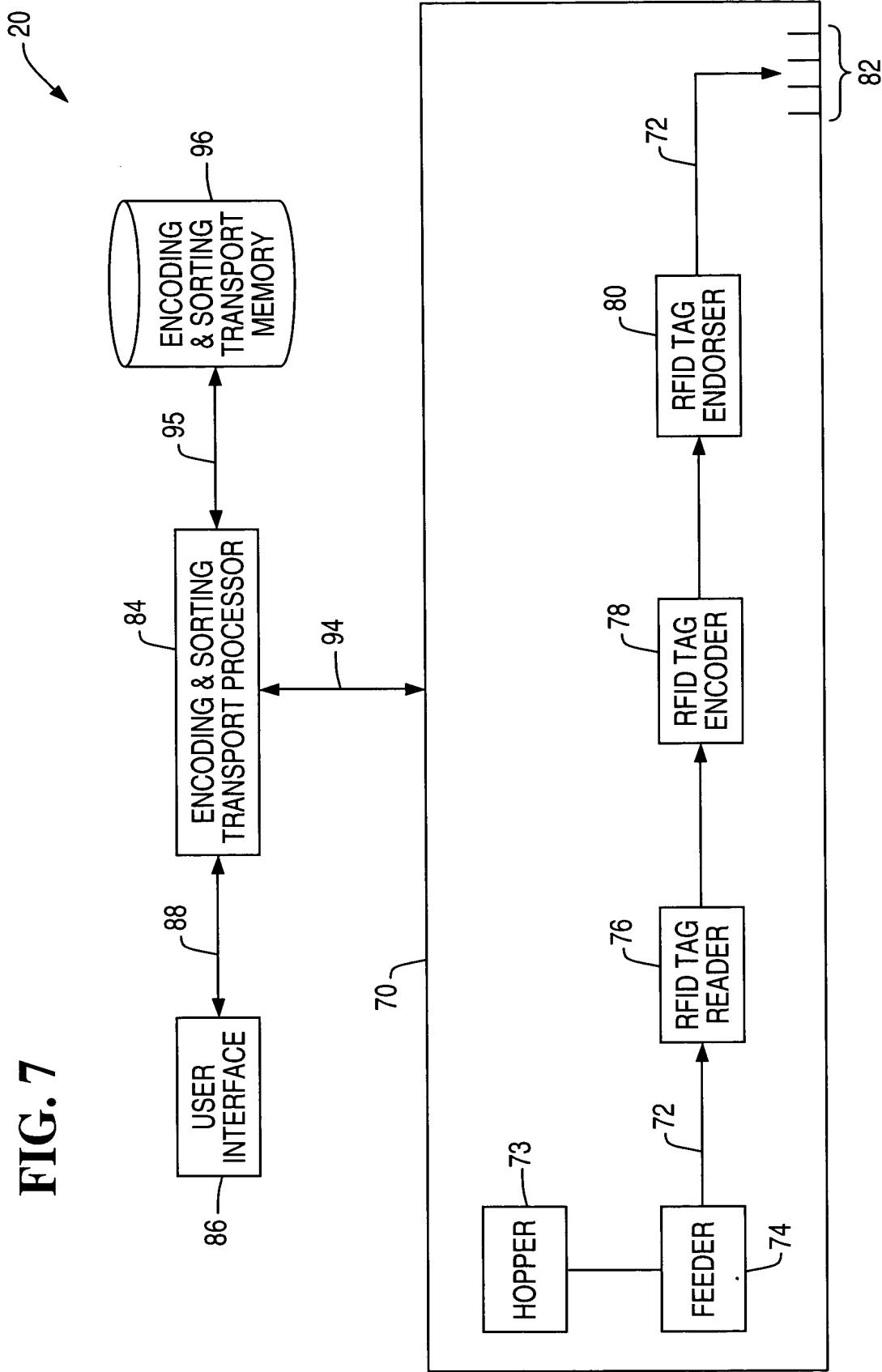


FIG. 8

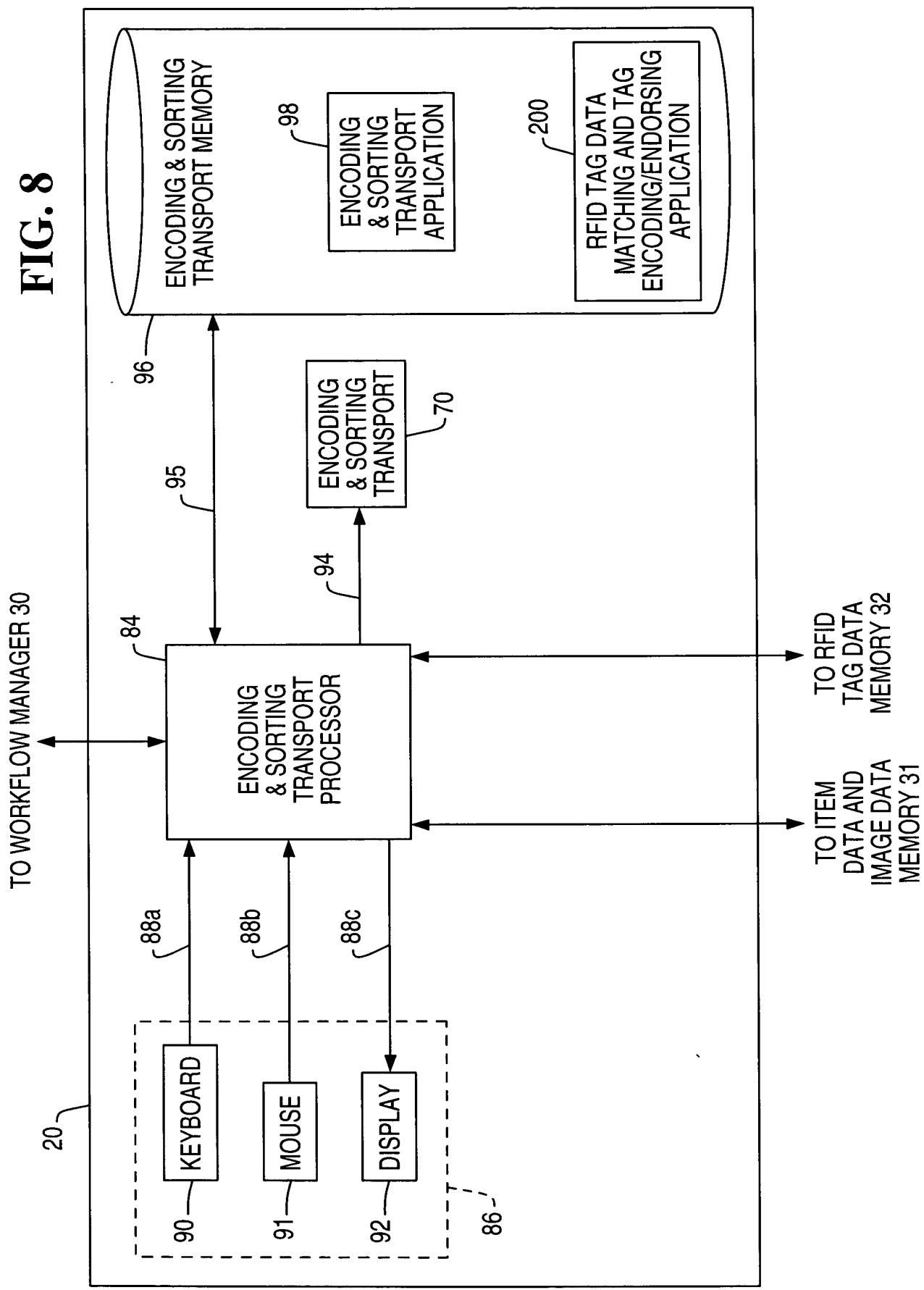


FIG. 9

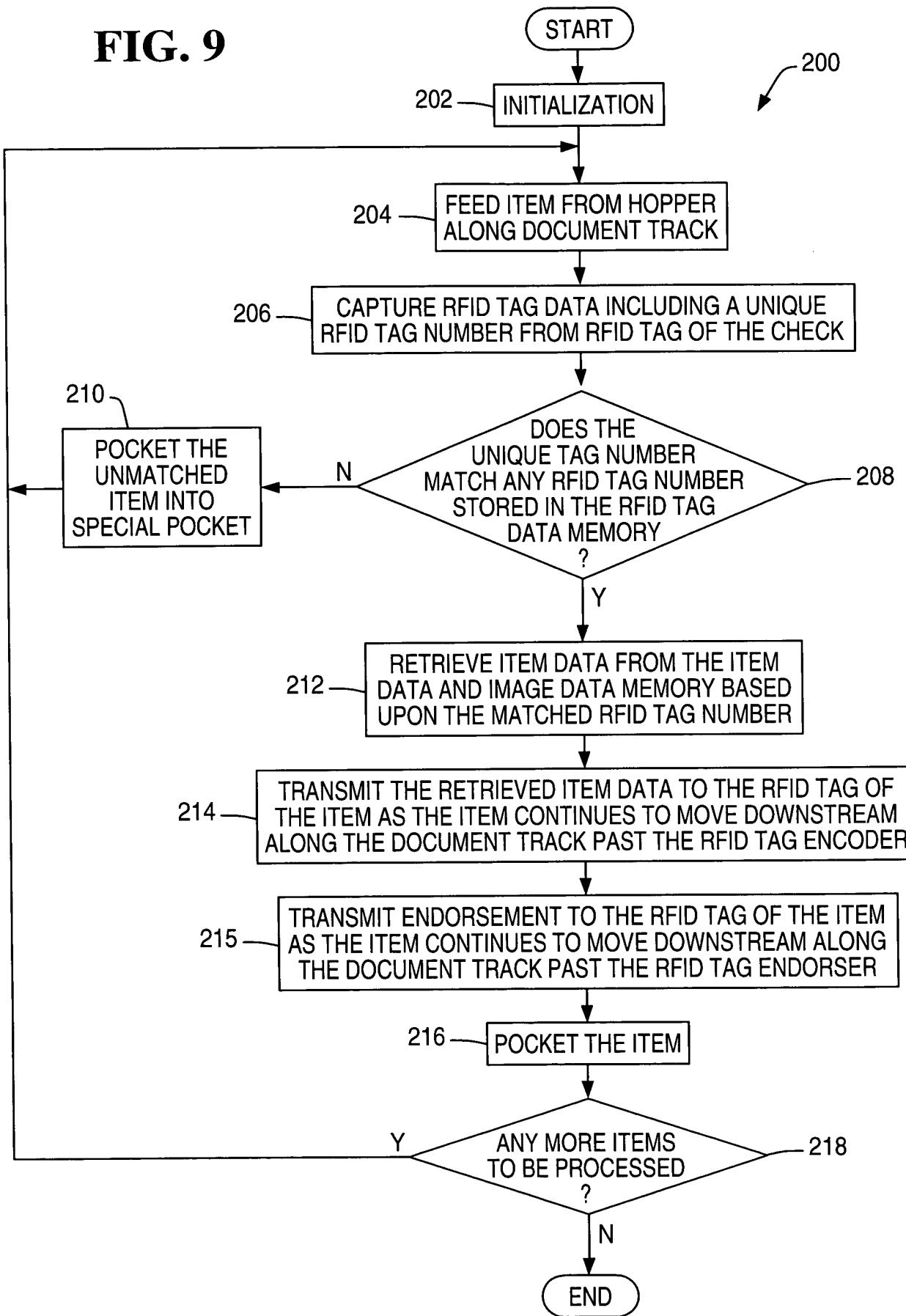


FIG. 10

BYTES	
0:	RFID TAG IDENTIFIER ID
16:	AMOUNT
32:	TRANSIT CODE
48:	ACCOUNT
64:	BANK NUMBER
80:	SERIAL NUMBER
96:	FIELD6
112:	FIELD7
128-160	ENDORSE INFORMATION

Diagram illustrating the structure of the data bytes:

- ID:** Bytes 0: to 16: (RFID TAG IDENTIFIER ID, AMOUNT, TRANSIT CODE, ACCOUNT, BANK NUMBER, SERIAL NUMBER)
- ENCODE:** Bytes 16: to 96: (FIELD6, FIELD7)
- ENDORSE:** Bytes 96: to 160: (ENDORSE INFORMATION)